

United States Bankruptcy Court  
Middle District of Florida

In re:  
 Philip I. Trover  
 Susan K. Trover  
 Debtors

Case No. 19-01232-CCJ  
 Chapter 7

## CERTIFICATE OF NOTICE

District/off: 113A-6

User: hjeff  
 Form ID: 309A

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 Total Noticed: 198

Date Rcvd: Feb 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2019.

db/jdb +Philip I. Trover, Susan K. Trover, 7835 Skiing Way, Winter Garden, FL 34787-6208  
 28084971 ADT Security Serv, Pittsburgh, PA 15250-7878  
 28084972 Aldo and Crystal Adamo, 2016 Marisa Ct., Box 328, Brights Grove, ON N0N 1C0, Canada  
 28084973 Alex and Camille Edwards, 2270 Glazebrook Cir., Oakville, Ontario L6M 5B5, Canada  
 28084975 +Amanda Alves de Lima, Baptista dos Santos, 322 W. 57th St., Apt. 46V,  
     New York, NY 10019-8800  
 28084977 +American Express, c/o Modlin Slinsky, PA, 1551 Sawgrass Corporate Park, #110,  
     Fort Lauderdale, FL 33323-2832  
 28084976 +American Express, c/o Lisa DiSalle, Esquire, 9550 Regency Sq. Blvd,  
     Jacksonville, FL 32225-8116  
 28084979 +American Security Insurance, 260 Interstate N. Circle, SE, Atlanta, GA 30339-2210  
 28084983 +Amy kartch, Fernando Garcia, 732 Duxbury Lane, Bartlett, IL 60103-4560  
 28084985 +Anthony Mazzella, 7239 River Road, Olmsted Falls, OH 44138-1509  
 28084984 +Anthony and Diane Grega, 22 Clearlake Rd., Whiting, NJ 08759-2994  
 28084986 +Antonio Gulmaraes, Carlos Tavaos Brito, 322 W.57th St. Apt.46V, New York, NY 10019-8800  
 28084987 +Antonio Silva, 21200 NE 38th Ave., Apt. 1002, Ventura, FL 33180-3756  
 28084988 +Anudeep& Siri de Lang Parhar, 3602 Woddland Ct, Saint Paul, MN 55123-2473  
 28084989 +Arcadia Estates Community, c/o Assoc managmnt Grp of Ce, 101 Park Place Blvd, Ste 2,  
     Kissimmee, FL 34741-2322  
 28084991 +Augusto Fonseco Neto, 322 W.57th St. Apt.46V, New York, NY 10019-8800  
 28084999 BB&T, c/o Weltman Reis Co LPA, POB 93784, Cleveland, OH 44101-5784  
 28084995 +Bank of America, c/o Aldridge Pite LLP, 1615 South Congress Ave., Ste. 200,  
     Delray Beach, FL 33445-6326  
 28084996 Bank of America, c/o Anthony Loney, Esq., One East Blvd., Ste. 1430,  
     Fort Lauderdale, FL 33301  
 28084997 Barry Corbett, 2044 Dhahran Ave. POB 7700, 11 Plus Mail Center Udhaili,  
     Saudi Aramco 31331, Saudi Arabia  
 28084998 +Bassnett Holdings LLC, 121 Morris Branch, Cary, NC 27519-7103  
 28085001 Beth Graff, 7805 Bassnett Circle, Kissimmee, FL 34747  
 28085002 +Bk Of Amer, 4909 Savarese Circle, Tampa, FL 33634-2413  
 28085004 +Bridge Commercial Real Estat, Five Concourse Pkwy, Ste. 500, Atlanta, GA 30328-6101  
 28085017 CNA Recovery Services/SIU, c/o CISCO , Inc., POB 801088, Houston, TX 77280-1088  
 28085018 +CNA Specialty Claim, POB 8317, Chicago, IL 60680-8317  
 28085006 +Carlos Felce, Five Star Bears, 350 Park Ave., 29th FL, New York, NY 10022-6040  
 28085007 +Carlos Silva, 21200 NE 38th Ave., Apt.804, Aventura, FL 33180-3754  
 28085008 +Celebration Center Virtual M, 1420 Celebration Blvd., Ste. 200, Kissimmee, FL 34747-5162  
 28085011 +Chase Bank, c/o MRS, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
 28085009 +Chase Bank, c/o MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
 28085010 Chase Bank, c/o Nationwide Credit, POB 14581, Des Moines, IA 50306-3581  
 28085013 +Chris and Frank Vadino, 1001 Lower Landing Rd., Ste. 203, Blackwood, NJ 08012-3121  
 28085014 Christopher McQuaigure &, Tom Michaelis, Brookfield LaRue du Frquet,  
     Castel Guersney GY57SU, United Kingdom  
 28085015 +Christopher Sulzbach, Four Star, POB 8098, Turnersville, NJ 08012-8098  
 28085016 +Classe Orl Vacation Home, 21200 NE 38th Ave., Apt. 1002, Aventura, FL 33180-3756  
 28085019 Colin & Allison Burns, c/o Marley, Hunter & Winston, 6936 W. Lindburg Ave., Ste 101,  
     Tampa, FL 33625  
 28085020 Colin and Allison Burns Orr, 9 Old Stocks Ct., Upper Basildon Berks VG88TD,  
     United Kingdom  
 28085022 +DAN AND ESTELLE ADAMS, POB 291, Bomoseen, VT 05732-0291  
 28085023 Dan Washburn, 17138 Picketts Lane Rd., Orlando, FL 32820  
 28085024 +Daniel & Terry Miller, 1895 Hill St., Chittenango, NY 13037-9538  
 28085025 +Danny Singer, 4362 Windridge Ct., West Bloomfield, MI 48323-3158  
 28085027 +David Harkins, 31400 Winter Place Parkway, Ste. 400, Salisbury, MD 21804-2014  
 28085026 +David and Leslie Grimm, 8148 Grafton End, Dublin, OH 43016-9495  
 28085028 +Davinci Estate Properties LL, c/o Marcadis Singer PA, 5104 S. Westshore Blvd.,  
     Tampa, FL 33611-5650  
 28085030 +Deutsche Bank National Trust, c/o Willnae LaCroix, Esq., 1501 NW 49th Street, Ste. 200,  
     Fort Lauderdale, FL 33309-3723  
 28085031 Diane Rutland, Penrose House, Patmore Heath, Albury Ware SG11 2LT, United Kingdom  
 28085032 +Discover Bank, c/o Zwicker & Associates, 10751 Deerwood Park Blvd, Ste. 100,  
     Jacksonville, FL 32256-4835  
 28085034 +Donald and Sheila Preston, 5535 Old Goodrich Rd., Clarence, NY 14031-1223  
 28085035 +Dr. Harry Sahi, 1740 Eliza Way, Mechanicsburg, PA 17050-1683  
 28085036 +Edward and Sandra Frowley, 10 Smith Manor Blvd., Apt.814, West Orange, NJ 07052-4237  
 28085037 Eero Kinnunen, Arabiankatu 5D 30, 00560 Helsinki, Finland  
 28085039 +++++FIVE STAR BEARS, LLC, C/O STEPHEN B.GEBELOFF, ESQU, 1001 W YAMATO RD STE 311,  
     BOCA RATON FL 33431-4403  
     (address filed with court: FIVE STAR BEARS, LLC, c/o Stephen B.Gebeloff, Esqu,  
     1001 Yamato Road, Ste. 302, Boca Raton, FL 33431)  
 28085038 +Fan Zhang, 7961 Millbrook Ave., Dublin, CA 94568-1407  
 28085040 +Five Star Bears, LLC, 7846 Palmilla Court, Kissimmee, FL 34747-6417  
 28085043 Florida Hospital, POB 865516, Orlando, FL 32886-5516  
 28085045 +Florida Hospital Orlando, POB 24013, Chattanooga, TN 37422-4013

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28085046 +Ford Motor Credit, c/o Solomon, Vigh, PA, POB 3275, Tampa, FL 33601-3275  
 28085047 +Ford Motor Credit, c/o Solomon, Ginsberg & Vigh, POB 3275, Tampa, FL 33601-3275  
 28085049 +Four Star Investment Prop., POB 8098, Blackwood, NJ 08012-8098  
 28085050 Gary & Leslie Porter, 38 Lord Ave., Clayhall Ilford London Engla, United Kingdom  
 28085051 +George Chen, Formosa Developers, 7830 W. Irlo Bronson Hwy, Kissimmee, FL 34747-1735  
 28085052 +George Rossi, 6 Bridle Lane, Mount Laurel, NJ 08054-3052  
 28085053 Ghali Living Trust, Magod Ghali, 5 Benoit, Kirkland, Quebec H9H5H8, Canada  
 28085054 Glen & Belinda Miller, 71 Nepean Hwy, Aspen Dale Victoria 3195, Canada  
 28085055 +Grant Irwin, POB 759, Captiva, FL 33924-0759  
 28085056 Greg Hebert, 105 Oak Bluff, Brandon, Manitoba R7C1A3, Canada  
 28085058 Gregory & Jennine Rheaume, 110-1510 Eldridge Pkwy, Houston, TX 77077  
 28085059 +H. Warren Johnson, Jing S. Xu, 11423 Pine Knoll Dr., Houston, TX 77099-2609  
 28085061 Husain and Nafeesa Yousuf, 11 Pollard Rd., Morden London SM4 6EG, United Kingdom  
 28085069 +ISSA, c/o Pearson Bittman LLP, Kristen M. Cresenti, Esq., 485 N. Keller Rd, Ste 401, Maitland, FL 32751-7575  
 28085070 +ISSA HOLDINGS, LLC, 950 CELEBRATION BLVD, Kissimmee, FL 34747-4452  
 28085072 +ISSA Homes, 950 Celebration Blvd., Ste. F, Kissimmee, FL 34747-4452  
 28085071 +ISSA Homes, 950F Celebration Blvd., Celebration, FL 34747-4452  
 28085063 +Ida Sinazzola, 17335 Carlyle Ct., Tinley Park, IL 60487-5826  
 28085066 Isabelle Leclercq, Rue Beauregard 132, Charneux 4564, Belgium  
 28085067 +Isles of Lake Hancock HOA, c/o DHN Attorneys PA, Ryan Fong, Esquire, 3203 Lawton Rd #125, Orlando, FL 32803-2935  
 28085068 +Isles of Lake Hancock HOA, c/o Assco. Solutions of Cent, 811 Mabbette St., Kissimmee, FL 34741-5155  
 28085073 +Ivan International LLC, Marcelo, 762 SW 18th Ave., Miami, FL 33135-3495  
 28085085 +++++JOEL SCHWARTZ, C/O STEPHEN B. GEBELOFF, ESQ, 1001 W YAMATO RD STE 311, BOCA RATON FL 33431-4403  
 (address filed with court: Joel Schwartz, c/o Stephen B. Gebeloff, Esq, 1001 Yamato Rd, Ste. 302, Boca Raton, FL 33431)  
 28085075 James Dowling, 1455 Lakeshore Drive, 201 S. Burlington, Ontario L7, Canada  
 28085076 James F. Kilpatrick, 54 Joseph Duggan Rd, Toronto Ontario M4L3Y2, CANADA  
 28085074 +James and Daverene Watkins, 6101 Fairlong Run, Acworth, GA 30101-8415  
 28085077 Jamie and Collette Saitch, 23 Great Wheatley Rd., Rayleigh Essex SS6 7AW, United Kingdom  
 28085078 +Jason and Ryan Cole, 2396 W. State Route 245, W., West Liberty, OH 43357-9643  
 28085079 +Jaya and Kalyannal Singhal, 11317 Ridermark Row, Columbia, MD 21044-5704  
 28085080 +Jerry & Shirley Heavlin, 1140 S.W Huntington, Blue Springs, MO 64015-8902  
 28085081 Jim Dowling, 1386 Winterberry Drive, Burlington, Ontario L7P4T6  
 28085082 +Jim Dowling, c/o Asma & Asma, PA, 884 S. Dillard Street, Winter Garden, FL 34787-3910  
 28085083 Joanne Hendrick, James Takacs, 561 Canboro Rd., Fenwick ON LOS 1CO, Canada  
 28085084 +Joe Rothfus, 660 Celebration Ave., Apt. 260, Celebration, FL 34747-4928  
 28085086 +Joel Schwartz, 48713 Hayes Rd., Utica, MI 48315-4404  
 28085087 +John Roach, 139 Michigan Circle, Boca Raton, FL 33487-1576  
 28085088 John Silva & Tiffani Kaliko, 137 Mevarais Drive, Charlotte, NC 28211  
 28085089 Jonathan & Gwen Nitiusanta, 10048 Brandon Circle, Orlando, FL 32836-3714  
 28085090 Jonathan & Samantha Walker, Highfield, Middle Warberry Rd., Torquay TQ1 1RS, United Kingdom  
 28085092 +Kalioko/Silva, c/o Maughn Law Grp, 1101 Perrywinkle Way, Ste 103, Sanibel, FL 33957-4708  
 28085093 Karjardi Gunawan, Weny Wiardjo, 1/51, Jakarta, Indonesia  
 28085094 Karl & Joan Murray, 12 Hurst Ave., Chinsford London E48DW, United Kingdom  
 28085095 +Keith Lavan, WLW Estates LLC, 49 McCollum Dr., Clark, NJ 07066-2217  
 28085097 +Khalid Sodha, 2869 W. Walnut Hill Lane, # 2111, Irving, TX 75038-7387  
 28085098 +Kurt Christianson, 513 Teal Dr., Chatham, IL 62629-9792  
 28085100 +Lee County Tax Collector, POB 630, Fort Myers, FL 33902-0630  
 28085101 +Leslie and Jane Ingraham, 72 State Road 88, Newark, NY 14513-9180  
 28085103 Lorimer Tucher, Penrose House, Patmore Heath, Albury Ware SG11 2LT, United Kingdom  
 28085104 Lorraine Tagliavini, Paul Williams, 200 Hainault Rd., London E11 1EP, United Kingdom  
 28085109 Mark and Kathleen Fortenot, c/o Robert C. Chilton, Esq., POB 9498, Winter Haven, FL 33883-9498  
 28085108 +Mark and Kathleen Fortenot, 516 Deer Park Trail, Lafayette, LA 70508-7859  
 28085110 Melvin and Stephanie Hand, 2 Station Rd., Moortown Lincolnshire LN76HZ, United Kingdom  
 28085111 Morris Peterson, 2111 Westlake Shore Blvd, Townhome 6, Toronto ON M8V4B2, Canada  
 28085112 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 28085114 +Mr. Cooper, c/o RAS Law, 6409 Congress Ave., Ste. 100, Boca Raton, FL 33487-2853  
 28085115 Naill and Anne Howard, 62 Barnton Park View, Edinburgh SH4 611J, United Kingdom  
 28085116 Nat & Linda Tonelli, 55 McArelthur Drive, Millville, NJ 08332-9626  
 28085117 Nigel and Lisa Dunnungton, Jepps Barn, Jepps Lane, Lancashire PR3 5AR, United Kingdom  
 28084970 +ONEC Vacation Homes LLC, 21200 NE 38th Ave., Apt. 1002, Aventura, FL 33180-3756  
 28085120 +Omar Brown, 11421 Cypress Bay St., Clermont, FL 34711-7368  
 28085121 +Orange County Florida, c/o Adolphus A. Thompson, E., 201 S. Rosalind Ave., 3rd Floor, Orlando, FL 32801-3527  
 28085123 Paul & Tina LaPolice, 4807 Ellard Way, Regina, SK, S4X4T2, Canada  
 28085124 Paul Anthony Williams, 200 Hainault, London E11 1EP, United Kingdom  
 28085125 Paul Baron, 39 Henry Corson Place, Markham, ON L3P 3E8, Canada  
 28085126 +Penny Magnuson, 14008 Heather Street NW, Andover, MN 55304-7547  
 28085129 +Peter Thomas & Wendy Lee, 15150 Memorial Drive, Houston, TX 77079-4304  
 28085127 Peter and Nancy Kuk, 58 Bonnersfield Close, Harrow, Middlesex HA13LQ, England  
 28085128 +Peter and Sharon Krause, 11690 Paciocco Ct., Plymouth, MI 48170-2870  
 28085130 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
 28085131 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433

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28085134 +Ponto Orlando vacation Homes, 21200 NE 38th Ave., Apt. 1002, Miami, FL 33180-3756  
 28085137 +Renan & Jeanette Rulecio, 10 Claremont Lane, Coto de Caza, CA 92679-4935  
 28085138 Richard Newbery, Treasure Island LLP Swanston, 108 Swanston Rd, Edinburgh Scotland EH107, Scotland  
 28085139 +Rick and Annamarie Pisano, 6 Tanner Ct., W. Windsor, NJ 08550-3306  
 28085141 Rio Verde Investments LLC, 7901 Kingspointe Prkwy, Orlando, FL 32819-6523  
 28085143 +Robert and Rosita Borowski, 1524 SE 9th Street, Deerfield Beach, FL 33441-5834  
 28085144 Roger Pratt &, Jacqueline Robson, 20 Sapphire Drive, Kukby in Ashfield Nottingham, United Kingdom  
 28085145 +Rolling Hills Estates HOA, c/o Jared Block, Esquire, 1855 Griffen Road, Ste. A-423, Dania, FL 33004-2209  
 28085146 +Rolling Hills HOA, c/o James McSweeney, 2620 Star Lake View, Kissimmee, FL 34747-2509  
 28085147 +Ronald and Debbie Leclercq, 221 New London Tpke, Richmond, RI 02898-1019  
 28085148 Rui Eduardo Wirth Schurmann, Rua Balei Jubarte, 242 S1 06, 88215-000 Bombinahas SC, Brasil  
 28085149 +Ryan and Rae Anne Barry, 191 Van Houlan Ave., Wyckoff, NJ 07481-2421  
 28085150 Scot Saltstone, 24 Pebble Beach Drive, Callendar ON, P0H 1H0, Canada  
 28085151 Scott & Sue Bergston, 933 Weathermore Trce, Hoschton, GA 30548-3486  
 28085152 Scott Hedrick, 5616 Granny White Pike, Brentwood, TN 37027-4133  
 28085153 Senapala Pathiraja, 177 Birchlawn Rd., Bolton ON L7E 3W3, CANADA  
 28085154 Shane and Naomi Lewis, 15A Coal Point Rd, NSW, New South Wales 2283, Australia  
 28085155 Sheriff Investmnet Group, 5616 Granny White Pike, Brentwood, TN 37027-4133  
 28085158 Sonia and Benjie Thomas, Indra Lee, 333 Bay Stree Ste. 4600, Toronto ,Ontario M5H2S5, Canada  
 28085159 +Square, Dept. 691, POB 4115, Concord, CA 94524-4115  
 28085160 +State of FLCComm.on Ethics, PO Drawer 15709, Tallahassee, FL 32317-5709  
 28085161 +State of Florida Commission, 325 John Knox Rd., Ste. 200, Tallahassee, FL 32303-4114  
 28085162 +Steve and Catherine Tjia, 4618 91st Street, Lubbock, TX 79424-5036  
 28085163 +Stillwell Investments Inc, Sandy, POB 848, Captiva, FL 33924-0848  
 28085164 +Susan & Jeffrey Roberts, 16 Mt. Eagle, Penfield, NY 14526-9552  
 28085166 +The Enclave at Windsor HOA, c/o John L. DIMASI, PA, 801 N. Orange Ave., Orlando, FL 32801-1026  
 28085167 +Therese Grossi, Paul Skult, 17211 Willow Ridge Ct., Northville, MI 48168-8407  
 28085168 Thomas Leclercq, Rue Beaurgard 132, Charneux 4654, Belgium  
 28085169 +Tien Hay Oei, c/o SOTO LAW, 415 Montgomery Rd, Ste.111, Altamonte Springs, FL 32714-6814  
 28085171 +Tom and Debbie Battistella, 14229 Kilbourn Ave., Crestwood, IL 60418-2674  
 28085172 Tracie Marriner, Poulace Properties LTD, Trixover Lodge Hall Lane, Rutland PE9 3QJ, England  
 28085173 +Tracy Stein, Prestigue Management LLC, 3208 E. Colonial Dr. #203, Orlando, FL 32803-5127  
 28085174 +US Bank, C/O ABERTELLI LAW, POB 23028, Tampa, FL 33623-2028  
 28085175 +US Bank NA, c/o Albertelli Law, POB 23028, Tampa, FL 33623-2028  
 28085178 USAA, c/o Mercantile, 165 Lawrence Bell Drive., Ste. 100, Buffalo, NY 14221-7900  
 28085177 USAA, c/o ALL TRAN Financial, POB 722927, Houston, TX 77272-2929  
 28085180 +Walter Winshall, 2003 Family Irrevocable trus, c/o Arnie Winshall tristee, 3 Ferndale Rd., Weston, MA 02493-2233  
 28085181 +Waypoint Resource Group, Attn: Bankruptcy, Po Box 1081, San Antonio, TX 78294-1081  
 28085182 +Webster Platinum 1 Vacation, 6101 fairlong Run, Acworth, GA 30101-8415  
 28085183 +Wells Fargo Vendor Finance S, POB 105710, Atlanta, GA 30348-5710  
 28085184 +Westfield Insurance, Brown & Brown, 7009 DR. Phillips Blvd., Ste.280, Orlando, FL 32819-5124  
 28085185 Xenia Marie and Brad Limited, 17 Oramnde Rise, Buckhurst Hill, IG9 5QQ, United Kingdom  
 28085186 Yolanda Srdoc, 76 Cimarron Cresent, Ottawa ON K2G 6C9, Canada  
 28085186 +terry Denney, Seven Rivers Prop LLC, W. 2703 Lake Rd., West Salem, WI 54669-9042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: ccrowe@bcnlfarm.com Feb 28 2019 23:40:01 K Wade Boyette, Jr.,

Boydette Law Offices, P.A., 1635 East Highway 50, Suite 300, Clermont, FL 34711  
 tr +EDI: QMEHENKEL.COM Mar 01 2019 04:28:00 Marie E. Henkel, 3560 South Magnolia Avenue,

Orlando, FL 32806-6214  
 ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Feb 28 2019 23:40:43

United States Trustee - ORL7/13, Office of the United States Trustee,  
 George C Young Federal Building, 400 West Washington Street, Suite 1100,  
 Orlando, FL 32801-2210

28084978 EDI: HNDA.COM Mar 01 2019 04:28:00 American Honda Finance, Attn: Bankruptcy,

Po Box 168088, Irving, TX 75016

28085060 EDI: HNDA.COM Mar 01 2019 04:28:00 Honda Financial Services, POB 60001,  
 City of Industry, CA 91716-0001

28084974 +EDI: GMACFS.COM Mar 01 2019 04:28:00 Ally Financial, Attn: Bankruptcy Dept,

Po Box 380901, Bloomington, MN 55438-0901

28084980 +EDI: AMEREXPR.COM Mar 01 2019 04:28:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540

28084992 EDI: BANKAMER.COM Mar 01 2019 04:28:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998

28085000 +E-mail/Text: bankruptcy@bbandt.com Feb 28 2019 23:40:40 BB&T Corporation,

Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894-1847

28084994 E-mail/Text: cms-bk@cms-collect.com Feb 28 2019 23:40:44 Bank of America,

c/o Capital Management, 698 1/2 Ogden Street, Buffalo, NY 14206-2317

28085012 +EDI: CHASE.COM Mar 01 2019 04:28:00 Chase Card Services, Correspondence Dept,

Po Box 15298, Wilmington, DE 19850-5298

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

28085021 +EDI: CCS.COM Mar 01 2019 04:28:00 Credit Collection Services, Attn: Bankruptcy,  
 725 Canton St, Norwood, MA 02062-2679  
 28085029 +E-mail/Text: flbkecf@rockandscott.com Feb 28 2019 23:41:10 Deutsche Bank NA,  
 c/oBrock & Scott, 1501 NW 49th Ste., Ste. 200, Fort Lauderdale, FL 33309-3723  
 28085033 +EDI: DISCOVER.COM Mar 01 2019 04:28:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 28085041 +E-mail/Text: cashiering-administrationservices@flagstar.com Feb 28 2019 23:41:39  
 Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639  
 28084968 EDI: FLDEPREV.COM Mar 01 2019 04:28:00 Florida Department of Revenue, Bankruptcy Unit,  
 Post Office Box 6668, Tallahassee FL 32314-6668  
 28085044 +EDI: CAPIO.COM Mar 01 2019 04:28:00 Florida Hospital, c/o MBA LAW, POB 3269,  
 Sherman, TX 75091-3269  
 28085048 +EDI: FORD.COM Mar 01 2019 04:28:00 Ford Motor Credit Co, LLC, POB 6508,  
 Mesa, AZ 85216-6508  
 28085065 EDI: IRS.COM Mar 01 2019 04:28:00 Internal Revenue Service, P O Box 21126,  
 Philadelphia, PA 19114  
 28085102 +EDI: FORD.COM Mar 01 2019 04:28:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,  
 Po Box 542000, Omaha, NE 68154-8000  
 28085105 +E-mail/Text: lossrecoverysteam@growfinancial.org Feb 28 2019 23:41:44  
 Macdill Air Force Bk/Grow Financial FCU, Attn: Bankruptcy, Po Box 89909,  
 Tampa, FL 33689-0415  
 28085118 +Fax: 407-737-5634 Feb 28 2019 23:58:55 Ocwen Loan Servicing, Llc,  
 Attn: Research/Bankruptcy, 1661 Worthington Road, Suite 100,  
 West Palm Beach, FL 33409-6493  
 28084967 +E-mail/Text: Bankruptcy@octaxcol.com Feb 28 2019 23:40:22 Orange County Tax Collector,  
 PO Box 545100, Orlando FL 32854-5100  
 28085135 +EDI: PRA.COM Mar 01 2019 04:28:00 Portfolio Recovery, Po Box 41021,  
 Norfolk, VA 23541-1021  
 28085136 +E-mail/Text: bkdepartment@rtresolutions.com Feb 28 2019 23:41:16 Real Time Resolutions,  
 Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655  
 28085176 EDI: USBANKARS.COM Mar 01 2019 04:28:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,  
 Cincinnati, OH 45201  
 28085179 +EDI: USAA.COM Mar 01 2019 04:28:00 Usaa Federal Savings Bank, Attn: Bankruptcy,  
 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 27

## \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

28084990 Arcadia Estates HOA  
 28085003 Brad Liebmann  
 28085005 Carl Foster  
 28085057 Greg Karas Karas Realty  
 28085062 Ian Caswell  
 28085064 Indra Lee Lemmrijise  
 28085091 Joseph & Angela Norris, Judd Holmes Judd Holme Lane, Chipping Preston PR3 2th  
 28085099 Laurence Hawkins, 88 The Villas, Trincity, Trinidad&Tohgo  
 28085106 Mari Carmen  
 28085107 Maria Riquelme Pons, AVLeopoldo Aquerrevere, Res Parque Santa Fe Apt 104,  
 Saante Fe Norte Caracas 1080  
 28085122 Panher Anudeep  
 28085133 Pompillio Amador  
 28085140 Rick Gregorsky  
 28085142 Rob and Amy Farrell  
 28085156 Shin & Syung Kim  
 28085157 Son  
 28085170 Todd Freitag  
 28084981\* +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 28084982\* +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 28084993\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998)  
 28085042\* Florida Dept. of Revenue, Bankruptcy Unit, POB 6668, Tallahassee, FL 32314-6668  
 28084969\* Internal Revenue Service, Post Office Box 7346, Philadelphia PA 19101-7346  
 28085113\* +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620  
 28085132\* +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 28085096 ##+Kenneth Cavallari, 1541 Hidden CV., Virginia Beach, VA 23454-1417  
 28085119 ##+Omar Afzal, 3635 S. McIntosh Ct., New Berlin, WI 53151-5229

TOTALS: 17, \* 7, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 113A-6

User: hjeff  
Form ID: 309A

Page 5 of 5  
Total Noticed: 198

Date Rcvd: Feb 28, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2019 at the address(es) listed below:

K Wade Boyette, Jr. on behalf of Joint Debtor Susan K. Trover ccrowe@bcnlawfirm.com,  
wboyette@bcnlawfirm.com;kcostello@bcnlawfirm.com;drabrams620@gmail.com;r53138@notify.bestcase.com  
K Wade Boyette, Jr. on behalf of Debtor Philip I. Trover ccrowe@bcnlawfirm.com,  
wboyette@bcnlawfirm.com;kcostello@bcnlawfirm.com;drabrams620@gmail.com;r53138@notify.bestcase.com  
Marie E. Henkel mhenkel@yahoo.com, mhenkel@ecf.epiqsystems.com  
United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Philip I. Trover</b>	Social Security number or ITIN <b>xxx-xx-6222</b>
	First Name    Middle Name    Last Name	EIN _____
Debtor 2	<b>Susan K. Trover</b>	Social Security number or ITIN <b>xxx-xx-5520</b>
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN _____
United States Bankruptcy Court <b>Middle District of Florida</b>		Date case filed for chapter <b>7 2/27/19</b>
Case number: <b>6:19-bk-01232-CCJ</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Philip I. Trover	Susan K. Trover
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	7835 Skiing Way Winter Garden, FL 34787	7835 Skiing Way Winter Garden, FL 34787
<b>4. Debtor's attorney</b> Name and address	K Wade Boyette Jr. Boyette Law Offices, P.A. 1635 East Highway 50 Suite 300 Clermont, FL 34711	Contact phone (352) 394-2103 Email: <a href="mailto:ccrowe@bcnlawfirm.com">ccrowe@bcnlawfirm.com</a>
<b>5. Bankruptcy Trustee</b> Name and address	Marie E. Henkel 3560 South Magnolia Avenue Orlando, FL 32806	Contact phone 407-438-6738

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

**For more information, see page 2 >**

Debtor Philip I. Trover and Susan K. Trover

Case number 6:19-bk-01232-CCJ

<b>6. Bankruptcy Clerk's Office</b>	George C. Young Federal Courthouse 400 West Washington Street Suite 5100 Orlando, FL 32801	Hours open: Monday – Friday 8:30 AM – 4:00PM  Contact phone 407-237-8000  Date: February 28, 2019
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		
<b>7. Meeting of creditors</b>	<b>April 2, 2019 at 09:30 AM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	<b>George C. Young Courthouse, Suite 1202-A, 400 West Washington Street, Orlando, FL 32801</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: June 3, 2019</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Voice Case Info. System (McVCIS)</b>	McVCIS provides basic case information concerning deadlines such as case opening, discharge, and closing dates, and whether a case has assets or not. McVCIS is accessible 24 hours a day except during routine maintenance. To access McVCIS toll free call 1-866-222-8029.	